Applicant: Veronica A. Nels

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VII. Conclusion

For the reasons explained above, all of the pending claims are now in condition for allowance and should be allowed.

Charge any excess fees or apply any credits to Deposit Account No. 08-2025.

Respectfully submitted,

Date: October 7, 2002

Edouard Garcia Reg. No. 38,461

Telephone No.: (650) 631-6591

s Docket No.: 10992847-1

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